

**From:** "LAURA HILLARD" <MOPARH@msn.com> on 03/12/2004 08:00:24 PM  
**Subject:** Availability of Funds and Collection of Checks

**I want to voice my opinion in regards to the new check 21 issue. I can understand the need to do away with the copy of the original check bu I strongly urge you to demand that financial institutions be made to replace the money back into the consumers account within ten days if the check and the automatic debit both occur. This shortfall could cost some families that are on a fixed income a lot of unnecessary anxiety in a world where there is already too much of this! For heaven's sake, use common sense when you initiate these issues!**